

B 2100A (Form 2100A) (12/15)

## UNITED STATES BANKRUPTCY COURT

Middle District of North Carolina

In re Christi Lynn Howard,Case No. 17-10413**TRANSFER OF CLAIM OTHER THAN FOR SECURITY**

A CLAIM HAS BEEN FILED IN THIS CASE or deemed filed under 11 U.S.C. § 1111(a). Transferee hereby gives evidence and notice pursuant to Rule 3001(e)(2), Fed. R. Bankr. P., of the transfer, other than for security, of the claim referenced in this evidence and notice.

U.S. Bank Trust, N.A., not in its individual capacity but  
solely as trustee for the RMTP Trust, Series 2021 BKM-TT

Name of Transferee

Name and Address where notices to transferee  
should be sent:

Rushmore Loan Management Services  
P.O. Box 55004 Irvine, CA 92619-2708

Phone: 888-504-6700

Last Four Digits of Acct #: 7210

Name and Address where transferee payments  
should be sent (if different from above):

Rushmore Loan Management Services  
P.O. Box 52708, Irvine, CA 92619-2708

Phone: 888-504-6700

Last Four Digits of Acct #: 7210

U.S. Bank Trust National Association, not in its individual capacity but  
solely as Trustee for the RMAC Trust, Series 2018G-CTT

Name of Transferor

Court Claim # (if known): 2-1

Amount of Claim: \$97,150.96

Date Claim Filed: 05/22/2017

Phone: 888-504-6700

Last Four Digits of Acct. #: 7210

I declare under penalty of perjury that the information provided in this notice is true and correct to the best of my knowledge and belief.

By: /s/ Michelle Ghidotti, Esq.  
Transferee/Transferee's Agent

Date: 05/14/2021

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 & 3571.*



P.O. Box 814529  
Farmers Branch, TX 75381-4529  
888.616.5400 toll free  
844.897.5703 fax  
www.rushmorelm.com

February 17, 2021

CHRISTI HOWARD GALLEGOS  
1719 BROOKDALE DR  
ASHEBORO NC 27205-7115



### Notice of Sale of Ownership of Mortgage Loan

Under federal law, borrowers are required to be notified in writing whenever ownership of a mortgage loan secured by their principal dwelling is sold, transferred or assigned (collectively, "sold") to a new creditor. This Notice is to inform you that your prior creditor has sold your loan (described below) to us, the new creditor identified below.

**\*\*NOTE: The new creditor identified below is not the servicer of your loan. The servicer (identified below) acts on behalf of the new creditor to handle the ongoing administration of your loan, including the collection of mortgage payments. Please continue to send your mortgage payments as directed by the servicer, and NOT to the new creditor. Payments sent to the new creditor instead of the servicer may result in late charges on your loan and your account becoming past due. Neither the new creditor nor the servicer is responsible for late charges or other consequences of any misdirected payment.**

**SHOULD YOU HAVE ANY QUESTIONS REGARDING YOUR LOAN, PLEASE CONTACT THE SERVICER USING THE CONTACT INFORMATION SET FORTH BELOW. The servicer is authorized to handle routine inquiries and requests regarding your loan and, if necessary, to inform the new creditor of your request and communicate to you any decision with respect to such request. \*\***

Please note that the sale of your loan to us may also result in a change of servicer. If this occurs, you will receive a separate notice, required under federal law, providing information regarding the new servicer.

#### LOAN INFORMATION

Date of Loan:	07/14/2010
Original Amount of Loan:	\$108,640.00
Date Your Loan was Sold to the New Creditor:	01/26/2021
Prior Loan Number:	7487
Current Loan Number:	7210
Address of Mortgaged Property:	1719 BROOKDALE DRIVE ASHEBORO, NC 27205

#### SERVICER INFORMATION

Name:	Rushmore Loan Management Services LLC
Mailing Address:	1755 Wittington Place, Suite 400 Dallas, TX 75234
Telephone Number (Toll free):	(888) 616-5400
Website:	Rushmorelm.com

Scope of responsibilities: The servicer is responsible for all ongoing administration of your loan, including receipt and processing of payments, resolution of payment related issues, and response to any other inquiries you may have regarding your loan.

#### NEW CREDITOR INFORMATION

**Please be advised that all questions involving the administration of your loan (including questions related to payments, deferrals, modifications or foreclosures) should be directed to the servicer at the number above and/or the agent (if any) of the new creditor identified below, and not to the new creditor. The new creditor does not have access to information relating to the administration of your loan, and will not be able to answer most loan-related questions.**

Name: U.S. Bank National Association, not in its individual capacity but solely as trustee for the RMAC Trust, Series 2018 G-CTT

Mailing Address (not for payments): 60 Livingston Avenue  
St. Paul, MN 55107-2292

Telephone Number: 800-236-3488

Scope of responsibilities: The above-named new creditor holds legal title to your loan and is authorized to receive legal notices and to exercise (or cause an agent on its behalf to exercise) certain rights of ownership with respect to your loan.



**Partial Payments**

Your lender

☐ May accept payments that are less than the full amount due (partial payments) and apply them to your loan☒ May hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan☐ Does not accept any partial payments

If this loan is sold, your new lender may have a different policy.

The transfer of the lien associated with your loan is currently recorded, or in the future may be recorded, in the public records of the local County Recorder's office for the county where your property is located. Ownership of your loan may also be recorded on the registry of the Mortgage Electronic Registrations System at 1818 Library Street, Suite 300, Reston, VA 20190.

**ADDITIONAL NOTICES**

Rushmore Loan Management Services LLC is a Debt Collector, who is attempting to collect a debt. Any information obtained will be used for that purpose. However, if you are in Bankruptcy or received a Bankruptcy Discharge of this debt, this letter is being sent for informational purposes only, is not an attempt to collect a debt and does not constitute a notice of personal liability with respect to the debt.

If you have any other mortgage loans secured by the same property not serviced by Rushmore, please contact your other servicer directly to discuss any possible loss mitigation options that may be available to you.

If you are a confirmed Successor-in-Interest who has not assumed the mortgage loan obligation under State Law, this letter is being sent for information purposes only and does not constitute personal liability with respect to the debt.

**LEGAL NOTIFICATION:** Rushmore Loan Management Services LLC may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

**Notice of Error Resolution & Information Request Procedures**

The following outlines the Error Resolution and Information Request Procedures for your mortgage account at Rushmore Loan Management Services LLC (RLMS). Please keep this document for your records.

**If you think an error has occurred on your mortgage account or if you need specific information about the servicing of your loan, please write us at:**

**Rushmore Loan Management Services LLC**  
P.O. Box 52262  
Irvine, California 92619-2262

All written requests for information or notices of error should contain the following information:

1. Your name
2. Account number
3. Property Address
4. Description of the error and explanation as to why you believe it is an error or a request for specific information regarding the servicing of your loan
5. Current contact information so we may follow up with you

All written requests for specific information will be handled within 30 days of receipt. We will determine whether an error occurred within 30 days after receiving your notice of error and will correct any error promptly (Notices of error on payoff statements will be handled within 7 days). If additional time is needed to investigate your complaint or request, we may take up to 45 days but we will notify you of the extension within the original 30 days. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

## HUD STATEMENT

Pursuant to section 169 of the Housing and Community Development Act of 1987, you may have the opportunity to receive counseling from various local agencies regarding the retention of your home. You may obtain a list of the HUD approved housing counseling agencies by calling the HUD nationwide toll free telephone at 1-800-569-4287.

## Equal Credit Opportunity Act Disclosure

NOTICE: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Bureau of Consumer Financial Protection, 1700 G Street NW, Washington, DC 20552.

## STATE SPECIFIC NOTICES

The following notice applies to North Carolina residents only:

If you believe the loss mitigation request has been wrongly denied, you may file a complaint with the North Carolina Office of the Commissioner of Banks website, [www.nccob.gov](http://www.nccob.gov).

## RUSHMORE LOAN MANAGEMENT SERVICES LLC Branch Addresses:

California Branch: 15480 Laguna Canyon Road, Suite 100, Irvine CA 92618

Texas Branch: 1755 Wittington Place, Suite 400, Dallas TX 75234

Oklahoma Branch: 2000 North Classen Blvd, Suite N3400, Oklahoma City, OK 73106

## Collection Agency

CA Office License Number: 103651

TX Office License Number: 112248

OK Office License Number: 113559

Rev 8/19

